

My Notes....

NATIONAL

INDIA'S MARITIME ANTI-PIRACY BILL

Both the houses of the Parliament passed the landmark **Maritime Anti-Piracy Bill 2019** – the **first domestic law to empower Indian authorities** and courts to deal with piracy and pirate ships on the high seas. The Bill “**Ensuring maritime security is key to safeguarding India’s security and economic well-being.**”

Why is a law needed?

1. **India is a party to the United Nations Convention on the Law of the Sea** adopted by the **United Nations on 10 December 1982**, and ratified the convention on 29 June 1995.
2. Up until now, it did not have **any domestic law on maritime piracy**. Therefore, Indian Penal Code provisions relating to armed robbery are usually used **to prosecute pirates** apprehended by the Indian Navy and the Coast Guard. However, this has proven to be inadequate in the past.
3. The Bill allows **Indian authorities to take action against piracy in the high seas**.
4. **High seas** include the **Exclusive Economic Zone (EEZ)** of India, the **EEZ of any other State**, as well as all waters beyond the jurisdiction of any other State, i.e. international waters.
5. **EEZ is an area of the ocean between 12 nautical miles and 200 nautical miles from the coastline of India**.
6. This is an area within which a coastal nation has jurisdiction over **both living and non-living resources**.
7. The Bill intends to give effect to the **1992 United Nations Convention on the Law of the Sea (UNCLOS)**, which provides a framework **for combating piracy and armed robbery** at sea.

What is piracy?

1. The Bill defines **piracy as any illegal act of violence or detention or damage or destruction** committed by any person, or by the crew or any passenger of a **private ship**.
2. **Such illegal acts** come under the definition of piracy if they are committed against another ship or any person or property on board a ship, on the **high seas**.
3. If **anybody voluntarily participated in operating a ship** knowing that **it is a pirate ship**, they can also be held guilty of piracy.
4. A **pirate ship** has been defined as a ship which is intended to be used by anybody who controls it for **piracy activities**.
5. The law applies to **ships, seaplanes and other aircraft** capable of being used as a **means of transportation on water** or being engaged in any operations at sea.

OFFICIAL RECOGNITION TO ESPORTS

The **Government of India** on 27 December 2022 gave **Esports a major boost by integrating it with mainline sports** disciplines in the country. The President of India, Droupadi Murmu, in exercise of the powers "**conferred by clause (3) of article 77 of the Constitution**" amended the rules **governing Esports** and asked the Ministry of Electronics and Information Technology and the Sports Ministry to include "**e-Sports as part of multi-sports events**".

More about Esports

1. There had been a growing demand for **Esports** to be included in the **curriculum of multi-discipline events** after it was included in the **2018 Jakarta Asian Games** as a demonstration sport, meaning **medals won in the sport were not counted** in the official overall medals tally.
2. But following the **President's notification**, issued on 23 December 2022, that **IT Ministry will be the nodal agency for online gaming-related matters** and the sports ministry will have to include it **in its curriculum**, it has come as shot in the arm for Esports enthusiasts.
3. The **International Olympic Committee (IOC)** too is going big on **popularising e-Sport** with **Singapore being confirmed to host** the inaugural Olympic Esports Week in June next year.
4. This marks the next big step in supporting the development and **integration of virtual sports** with the Olympic movement and engaging further with competitive gamers.

AMENDMENTS TO THE CO-OPERATIVE SOCIETIES ACT

The Lok Sabha on 20 December 2022 referred the **Multi-State Co-operative Societies (Amendment) Bill 2022** to a joint committee of Parliament. The **Bill was introduced**, when Opposition members argued that it seeks to **“take away” state governments’ rights**, and demanded that it be sent to the standing committee. The **Bill is aimed at overhauling the existing law**, which was **enacted 20 years ago**.

What is a cooperative society and who governs them presently?

1. **Cooperatives are organisations** formed at the **grassroots level** by people to harness the **power of collective bargaining in the marketplace**.
2. This can mean different kinds of arrangements, such as **using a common resource or sharing capital**, to derive a common gain that would otherwise be difficult for an individual producer to get.
3. **In agriculture, cooperative dairies**, sugar mills, spinning mills etc. are formed with the **pooled resources of farmers** who wish to process their produce.
4. **Amul** is perhaps the **best-known cooperative society in India**, but the numbers show their prevalence: **there are nearly 2 lakh cooperative dairy societies** and **330 cooperative sugar mill operations** across the country.
5. **Cooperatives are a state subject** under the Constitution, meaning they **come under the state governments’ jurisdiction**, but there are many societies whose members and areas of operation are spread across more than one state.

New rules for merger

1. The Bill provides for the **merger of “any co-operative society” into an existing multi-state co-operative society**.
2. **Any co-operative society** may, by a resolution passed by majority of not less than two-thirds of the members present and voting at a general meeting of such society, **decide to merge into an existing multi-State co-operative society**.
3. At present, **only multi-state cooperative societies** can amalgamate themselves and form a new multi-state co-operative society.
4. **Co-operative Election Authority**
5. Also, the Bill seeks to establish a **“Co-operative Election Authority”**, with a view to bring **“electoral reforms”** in the co-operative sector.
6. As per the proposed amendment, the **authority shall consist of a Chairperson, a Vice-Chairperson** and members not exceeding three to be appointed by the Centre.

6. For example, most sugar mills along the districts on the **Karnataka-Maharashtra border** procure cane from both states.
7. The existing law — **the Multi-State Co-operative Societies Act (MSCS) of 2002** — was enacted by the then **Atal Bihari Vajpayee government** for managing them. Cooperatives of more than one state are registered **under the MSCS Act**.
8. Their board of directors has representation from all states they operate in. **Administrative and financial control of these societies** is with the central registrar, with the law making it clear that no state government official can wield any control over them.

I&B UNVEILS POLICY DRAFT FOR AVGC-XR

The government on 26 December 2022 released a **policy draft** for **Animation, Visual Effects, Gaming and Comics - Extended Reality (AVGC-XR)**, to spruce up India's domestic capacity and develop opportunities in the sector. The Centre is preparing to unveil a **national skilling academy** in Mumbai dedicated to animation and gaming in the next few months and is also **working with the industry on a new curriculum** for these sectors, **targeting about 2 million jobs by 2030**.

More about the draft

1. The draft - **both for national-level as well as states** - has recommended launching a **'Create in India' campaign** with exclusive focus on Indian content.
2. While an **international AVGC platform** will be set up, along with a **gaming expo** with focus on **Foreign Direct Investment, co-production treaties and innovation**, the government will also launch a mission and a campaign to showcase the promise of these sectors to students and parents.
3. The information and broadcasting ministry released the **draft policies for the AVGC-XR sector** based on recommendations by a **task force** set up last year to decide on a roadmap for the sector.
4. The report has, however, skipped issues such as **"game of skill"** and **"game of chance"** often raised by courts when it comes to gaming.
5. It has specifically recommended that **industry participation be enhanced** to ensure employment opportunities and absorption of students from **non-metro cities** and northeastern states.

Flashback

1. The **AVGC sector in India has witnessed unprecedented growth** in recent times and could witness a growth of **14-16% in the next decade**.
2. **India** is emerging as a **primary destination for high-end, skill-based activities** in the **AVGC sector**. Indian content is **anyway very popular** and across Indian towns there are creative students waiting to get the **right opportunity**.
3. The sector is the **best example of creativity and technology**. The draft policies for growth of the **AVGC-XR sector**, both at the national and state level, will help the growth of the M&E industry in general and contribute to **India's growth as an AVGC hub**.

CABINET APPROVES REVISION OF OROP

The **Union Cabinet** on 23 December 2022 approved **the revision of the pension for family pensioners of armed forces** under **One Rank One Pension (OROP)** from 1 July 2019. It will **lead to enhanced pension** according to the OROP proposal, said information and Broadcasting Minister.

More about the decision

1. The decision will **lead to enhanced pension** as per the OROP proposal. The cabinet meeting was chaired by Prime Minister. The decision has been taken with the **aim to attract youth to join armed forces**.
2. The benefit would also be **extended to family pensioners** including **war widows** and **disabled pensioners**. The benefits will be extended to about 25.13 lakh armed forces pensioners and family pensioners.
3. **Armed forces personnel retired up to 30 June 2019** to be covered **under this revision**. The revision will entail an **estimated annual expenditure of Rs 8450 crore**. The arrears will be with effect from 1 July 2019 to 30 June 2022.

Flashback

1. The **decision to implement OROP** was taken by the Narendra Modi government on 7 November 2015 with benefits effective from 1 July 2014.
2. **OROP** was a **long-standing demand** of the **armed forces** and implies that retired soldiers of the same rank, who have retired after serving for the same length of service, will receive the same pension, irrespective of the date and year of their retirement.

EC OUTLINED REMOTE VOTING FOR MIGRANT WORKERS

The **Election Commission (EC)** on 29 December 2022 announced that **it is ready to pilot remote voting for domestic migrants**, so they don't have to travel back to their home states to vote. This comes on the back of **EC's acknowledgement of migration-based disenfranchisement**.

Migration-based disenfranchisement

1. As per the **2011 census** (the numbers will have risen since then), there are **nearly 45.36 crore migrants in India** (both **intra and interstate**) – amounting to approximately **37 per cent of the country's population**.
2. Migration can be driven by a variety of different reasons from **marriage to natural disaster to employment**.
3. According to **EC's concept note for Remote Electronic Voting Machine (RVM)**, "voters who are **absent from their home locations** on the day of polling, even if they wish to vote, are unable to travel to vote due to various reasons.
4. This means that there is a **large chunk of the population** which is denied its franchise due to **exigencies of work or lack of resources to travel**. This goes directly against the EC's **"No voter left behind"** goal.

More about RVMs

1. The RVMs are **"stand alone, non-networked systems,"** effectively providing the voter the same experience as currently used EVMs.
2. They will be set up in **remote locations outside the state** under similar conditions as current polling booths.
3. The **unique feature of RVMs** is that a **single Remote Ballot Unit (RBU)** will be able to cater to **multiple constituencies** (as many as 72) by using a **"dynamic ballot display board"** instead of the **usual printed paper ballot sheet on EVMs**.
4. The **Ballot Unit Overlay Display (BUOD)** will show the requisite candidates based on the constituency number read on the voter's Constituency card. A barcode scanning system will be used to read these cards.

The proposed solution

1. The EC had formed a **"Committee of Officers on Domestic Migrants"**, which submitted a report in late 2016 after considering various possible solutions such as **internet voting, proxy voting, early voting** and **postal ballots for migrant workers**.

2. However, all of these ideas were rejected due to reasons such as the **lack of secrecy of the vote**, the **lack of sanctity of one person one vote principle**, issues of accessibility for unlettered voters, etc.
3. Thus, a technological solution was proposed which relies on the **creation of a robust electoral roll** and **identification mechanisms** (to stop duplicate voting), and allow voters to vote remotely, in a safe and controlled environment.
4. The **RVM was developed** with the assistance of **Bharat Electronics Limited (BEL)** and the **Electronics Corporation of India Limited (ECIL)**. It is based on the currently used EVM system.

SC REJECTED REVIEW PETITION

On 17 December 2022, the **Supreme Court rejected a review petition** filed by Bilkis Bano. The petition challenged the apex court's May order that permitted the Gujarat government to decide on the remission of the 11 convicts. **Bilkis's plea against the top court's 13 May judgment** claimed that the remission policy of the State of Maharashtra instead of Gujarat should apply in her case, since the trial in the case had happened in Maharashtra.

What is a review petition and when can it be filed?

1. A **judgment of the Supreme Court becomes the law of the land**, according to the Constitution.
2. It is final because it **provides certainty for deciding future cases**. However, the Constitution gives, **under Article 137**, the Supreme Court the power to review any of its judgments or orders.
3. **This departure from the Supreme Court's final authority** is entertained under specific, narrow grounds. So, when a review takes place, the law is that it is allowed not to take fresh stock of the case but to correct grave errors that have resulted in the **miscarriage of justice**.
4. **In a 1975 ruling, Justice Krishna Iyer** said a review can be accepted **"only where a glaring omission or patent mistake or like grave error has crept in earlier by judicial fallibility"**. Thus, it is generally rare for the Supreme Court to admit reviews.

What if a review petition fails?

1. As the court of last resort, the **Supreme Court's verdict cannot result in a miscarriage of justice**. In **Roopa Hurra v Ashok Hurra (2002)**, the court itself evolved the **concept of a curative petition**, which can be heard after a **review is dismissed to prevent abuse of its process**.
2. **A curative petition** is also entertained on very narrow grounds like a review petition, and is generally not granted an oral hearing.
3. It is yet to be seen if Bilkis Bano will take this route. She has also separately **filed a writ petition challenging the Gujarat government's decision to release the convicts**.

INTERNATIONAL

VIJAY DIWAS AND BIRTH OF BANGLADESH

Vijay Diwas or Victory Day is commemorated on 16 December, marking the **end of the 1971 Indo-Pak War** and the **liberation of Bangladesh**. India declared victory on this day 51 years ago after **Pakistan signed the Instrument of Surrender**.

Vijay Diwas: What led to the 1971 Indo-Pak War?

1. **After the partition of India** following the **end of British rule in 1947**, two independent countries were formed – **India and Pakistan**.

2. The latter consisted of **East Pakistan (now Bangladesh)** and **West Pakistan (present-day Pakistan)**. The two Pakistans had their share of problems since the beginning because of a number of reasons – the most glaring one being **the geographical disconnect between them**.
3. **East Pakistan** was often overlooked in terms of administration as the top posts were held by those in the West.
4. There was also an **issue of cultural conflict**. For instance, when Urdu, used in West Pakistan, was made the official language of the country, it was seen as an imposition on the culture of the people in the East.
5. In the **mid-1960s**, leaders such as **Sheikh Mujibur Rahman**, who is also known as the **founder of Bangladesh** (and the father of current Prime Minister Sheikh Hasina), actively began protesting against these policies and helped form the **Awami League**.
6. Soon, their demand became one for **freedom and greater autonomy**. The League ended up winning a stunning 160 of the 162 seats in East Pakistan in the 1970 elections – and won no seats in the West.

India's role in the 1971 War

1. **India had declared support for the League previously**. Without direct intervention, this was visible: on 15 May, it launched **Operation Jackpot**, an operation to recruit, train, arm, equip, supply and advise Mukti Bahini fighters engaged in guerrilla warfare against the Pakistan military.
2. The war, which was **short and intense**, was fought on both the **Eastern and Western fronts** over 13 days.
3. On 6 December, **India formally recognised Bangladesh as an independent nation**. Two days later, the **Indian Navy launched an attack on Karachi**.
4. Pakistan Eastern Command Commander **Lt Gen AAK Niazi signed the instrument of surrender** and capitulates to Indian Eastern Commander Lt Gen Jagjit Singh Aurora.

INDIA, NEPAL BEGIN JOINT MILITARY EXERCISE

India and Nepal on 16 December 2022 began the **16th edition of the joint military training exercise** to share **theoretical and practical experiences in jungle warfare** related to counter-terrorism military skills as well as disaster management. A team from the **Indian Army** arrived in Nepal to participate in the "**Surya Kiran**" military training exercises taking place at **Saljhandi in the Rupandehi district of Lumbini Zone** near the Nepal-India border.

More about the exercise

1. The joint military exercise includes **relief work and medical treatment** as part of the **disaster management** and **counter-terrorism practices**.
2. The '**Surya Kiran**' exercise is conducted annually in Nepal and India. The **15th edition** of the joint exercise was held in **Pithoragarh**, India.
3. During the joint exercise, the soldiers will put into practice **theoretical knowledge of jungle warfare** relating to **counter-mutiny** and **counter-terrorism military skill and disaster management**.
4. **Nepal is important for India** in the context of its **overall strategic interests** in the region, and the leaders of the two countries have often noted the age-old "**Roti Beti**" relationship.

FIRST UNSC RESOLUTION AGAINST MYANMAR

India, China and **Russia** abstained in the **UN Security Council** on a draft resolution that demanded **an immediate end to violence in Myanmar** and urged the military junta to **release political prisoners**, including State Counsellor **Aung San Suu Kyi**. The **15-nation Security Council**, under **India's Presidency this month**, adopted the resolution on 21

December 2022 after **12 members voted in favour**, none against and **India, China and Russia abstained**.

More about the resolution

1. This is the **first Security Council resolution** adopted **on Myanmar** in **74 years**. The only other UNSC resolution on Myanmar was in 1948 after the country formerly known as **Burma** got independence from Britain when the Council recommended to the General Assembly that the **Union of Burma be admitted to membership in the United Nations**.
2. **India underlined that the UN system should assist** the parties in dialogue so that the state of emergency comes to an end and **Myanmar returns to the democratic path**.
3. The resolution reaffirmed **its support for the people of Myanmar** and its strong commitment to the **sovereignty, political independence, territorial integrity and unity of the country**.
4. It demanded **an immediate end to all forms of violence** throughout the country and urged restraint and de-escalation of tensions.
5. The resolution also urged the Myanmar military to immediately release **all arbitrarily detained prisoners**, including President Win Myint and Suu Kyi.
6. The resolution **acknowledged ASEAN's central role** in helping to find a peaceful solution to **the crisis in Myanmar** in the interests of the people of Myanmar and encouraged the **international community to support the ASEAN-led mechanism** and process in this regard, including ASEAN's efforts in the implementation of the Five Point Consensus.

INDIA ABSTAINS ON UNGA RESOLUTION

India has **abstained** in the **UN General Assembly on a resolution** that asked the **International Court of Justice for its opinion** on the legal consequences of **Israel's "prolonged occupation"** and annexation of the **Palestinian territory**. The draft resolution **'Israeli practices affecting the human rights of the Palestinian people in the Occupied Palestinian Territory, including East Jerusalem'** was adopted by a recorded vote on 30 December 2022, **with 87 votes in favour, 26 against and 53 abstentions**, including by India.

What the UNGA Resolution was about

1. The resolution decided to request the **UN's highest judicial body** to "**render an advisory opinion**" on "**what are the legal consequences** arising from the **ongoing violation by Israel** of the right of the Palestinian people to **self-determination**, from its **prolonged occupation, settlement and annexation of the Palestinian territory occupied since 1967**, including measures aimed at altering the **demographic composition, character and status of the Holy City of Jerusalem**, and from its adoption of related **discriminatory legislation and measures**."
2. It also asked the **Hague-based top UN court** "how do the policies and practices of Israel... **affect the legal status of the occupation**, and what are the **legal consequences** that arise for all States and the **United Nations from this status?**"
3. US among 26 votes against 'outrageous resolution,' **India among others abstains**. The US and Israel voted against the resolution while **Brazil, Japan, Myanmar and France** were among those that **abstained**.

India's stance on the Israel-Palestine conflict

1. Historically, **India** held the accolade of being the **only major non-Arab, non-Muslim nation to back the Palestinian cause**.
2. **In 1974**, India was quick to **recognise the Palestine Liberation Organisation (PLO)** as the sole and **legitimate representative of the Palestinian people**.
3. Later in 1975, the **first PLO office was set up in New Delhi** and an **embassy was set up in 1980**. In 1988, **India became one of the first countries to recognise the newly established state of Palestine**.

4. Through these years, India sustained a policy of **hyphenating the ties with Israel** – linking them to ties with the **Palestinian Authority**, wherein a visit of the heads of state to Israel was accompanied by a visit to the **Palestinian land as well**.
5. **Prime Minister Narendra Modi** in 2017 for the **first time visited Israel but skipped a customary stoppage in Palestine**. This has come to be described as a policy of “**De-Hyphenation**.”
6. **India’s stance on the conflict** has shifted from a **four-decade long pro-Palestine position** to a careful balancing act, following the establishment of **India-Israel diplomatic relations in 1992**.
7. Thus, **de-hyphenation** simply suggests a **tilt towards an ‘independent’ foreign policy** wherein bilateral relations with Israel are based solely on its own merits, separate from its relationship with the Palestinians.

ECONOMY

RBI’S REPORT ON INDIA’S BANKING SECTOR

According to the **Reserve Bank of India’s report** on trends in the sector, the **health of the banking system** in India has shown steady improvement. Both public and private sector banks have **shown visible improvement**, from capital adequacy ratio to profitability metrics to bad loans, on each of these indicators.

More about the news:

1. As **credit growth has also witnessed acceleration** in 2021-22, banks have seen an **expansion in their balance sheet** at a pace that is a multi-year high.
2. The **report indicates that the twin balance sheet crisis** of an over-leveraged corporate sector and a banking system saddled with bad loans **that acted as a drag on the Indian economy** for years is **no longer an impediment to growth**.
3. There is a **healthy sign that disaggregated data shows** that both working capital and term loans have seen an uptick.
4. The **public sector banks have lost market share** to their private sector counterparts, **PSBs still account for a lion’s share** of the consolidated bank balance sheet — they **account for 62 per cent** of total outstanding deposits and 58 per cent of advances of the banking sector at the end of 2021-22.
5. The **report also points out that both** public and private sector banks have **seen a steady improvement in their** capital position, their asset quality, and their leverage and liquidity positions.
6. **Capital adequacy of banks**, as measured by the capital to risk weighted assets ratio, raised from 14.1 per cent in 2021 to 15.7 per cent in 2022, and further to 16 per cent in September 2022.
7. **Banks have witnessed a sharp decline** in their **gross non-performing loans** or bad loans — from the peak of around 11 per cent in 2017-18 to around 5 per cent at the end of September 2022.

Some concern remains:

1. **Loans classified as SMA-0** (those where repayments are due for 0-30 days) have shot up, indicating a build-up of strain in the system.
2. A **close watch will also need to be kept on loans** that were restructured as they were facing Covid-related stress. **Slippages will need to be monitored**.
3. Banks will have to be mindful of the **risks emanating from an increasingly uncertain global macroeconomic environment**.

RBI TO EXTENSIVELY USE AI, MI DRIVEN TOOLS

According to **RBI governor**, Artificial Intelligence (**AI**) and Machine Learning (**ML**) **driven tools** for data analysis and information creation will **be integral part of Reserve Bank's Medium-term Strategy Framework Utkarsh 2.0'** for the period 2023-2025.

More about the news

1. The **first strategy framework (Utkarsh 2022)** covering the period 2019-2022 was **launched in** July 2019.
2. It **became a medium-term strategy document** guiding the Bank's progress towards realisation of the identified milestones.
3. RBI says, **against the backdrop of a challenging** global and domestic environment, **Utkarsh 2.0 commences** from 2023, when India assumes the G-20 Presidency.
4. With **India's G-20 presidency during the period** of Utkarsh 2.0, it **confers a unique opportunity** to showcase our accomplishments in the **realm of digital payments** and strive towards broad basing of acceptance of the Indian Rupee in bilateral and multilateral trade.
5. **Utkarsh 2.0 harnesses the strengths** of Utkarsh 2022 by retaining the **six Vision statements** as well as Core Purpose, Values, and Mission statement, and added that collectively, they create a strategic guiding path.

The Vision in Utkarsh 2.0 that will guide the Reserve Bank of India over the period 2023-25 includes:

1. Excellence in performance of its functions;
2. Strengthened trust of citizens and Institutions in the RBI;
3. Enhanced relevance and significance in national and global roles;
4. In **this age of data**, the Bank plays **the dual role of data collection** as well as information dissemination.
5. With this **comes the responsibility of reliability of data** collected to create meaningful and accurate information.

BHARAT BILL PAYMENT SYSTEM

It is an **integrated bill payment system** or a platform which acts as a **connect between various billers and users**. The **Bharat Bill Payment System** offers customers the convenience of payment by cataloguing **various utility providers under one platform**. It acts as a **central reference for a customer** who wants to make different payments — whether **utility bills, loan repayments, FasTag recharge**, and so on.

Who are the stakeholders in the BBPS ecosystem?

1. **BBPS** was **conceptualised by the Reserve Bank of India in 2013** and is a product of the **National Payments Council of India (NPCI)**.
2. It was **piloted in 2016** and went live a year later; By 2019 **BBPS onboarded all recurring payments**.
3. There are **two key components** in the BBPS system — **Bharat Bill Payment Central Unit (BBPCU)** and **Bharat Bill Payment Operating Units (BBPOUs)**.
4. The **BBPCU is NPCI**, which lays down the **operating procedures and standards for BBPS**. BBPOUs adhere to the rules set by BBPCU.
5. They are the **banking and non-banking entities** that handle the payments load. Then, there are **billers (utility providers)** and agents, either as **institutions or individuals**, who provide services primarily on the collection side, to **BBPOUs**.

What purpose does it serve?

1. **Convenience and access irrespective of the nature** and form of payment; For instance, as a **customer you may have certain utilities** such as phone, electricity, gas, and water bills to pay on a monthly basis.
2. Under BBPS, **all these utilities are listed in a single website**. You must choose the payments to make and that will take you to the **vendor website for the processing**. You

don't have to go to each website separately to make the payment. That's the convenience it offers.

3. Likewise, **BBPS is payment mode agnostic**. It supports **IMPS, NEFT, UPI, cheques, wallets and even cash**.
4. But note that **BBPS is only a platform**. If a transaction has settlement duration of **T+1 or T+2**, as **with UPI or cheque payments**, BBPS cannot bypass the time taken for payment processing. It has **only facilities in making and concluding a payment** in a common platform.

SCIENCE AND TECHNOLOGY

NATIONAL GEOSPATIAL POLICY UNVEILED

The **National Geospatial Policy** unveiled by the government asks ministries and departments to "**increasingly engage**" the **private sector** for **creation and development of geospatial data** required by them under the **liberalised regime** rather than **use Survey of India as an intermediary**.

More about the Policy

1. The **National Geospatial Policy**, notified by the **Department of Science and Technology** on 29 December 2022, also **spelt out 13 milestones** for the country to achieve to have a **thriving geospatial industry** involving **private enterprises** that include **creating a high accuracy digital elevation model** for the entire country by 2030 and **digital twins of major cities and towns by 2035**.
2. The **policy was approved by the Union Cabinet** at a meeting chaired by Prime Minister on 16 December 2022.
3. The policy describes **Digital Twin** as a **virtual replica of a physical asset**, process or service that lies at the core of the **new digital revolution**.
4. **National Digital Twin** would be an **ecosystem of smart, dynamic, connected Digital Twins**, enabled by **secure and interoperable data sharing**, to facilitate better decision-making.
5. It spells out the **vision, goals for the geospatial sector** and **outlines the strategies** for achieving them. It seeks to develop **geospatial infrastructures, geospatial skill and knowledge**, standards, **geospatial businesses, promote innovation** and strengthen the national and **sub-national arrangements** for generation and management of geospatial information.
6. **India's geospatial market**, including **domestic and exports**, is estimated to be worth approximately **Rs 27,650 crore in 2025**, rising from **Rs 22,940 crore in 2019**, the **Geospatial-Artha Report** said. The sector is expected to grow to Rs 63,000 crore by 2030.
7. The policy aims **to create an enabling ecosystem**, thereby providing a **conducive environment to Indian Companies** that will enable them **to make India self-reliant in**

About GDPDC

1. It states that the government shall constitute a new **Geospatial Data Promotion and Development Committee (GDPDC)** as the **apex body** for formulating and implementing appropriate guidelines, strategies and programmes for promotion of activities related to the geospatial sector.
2. The **GDPDC would replace and subsume the functions and powers of National Spatial Data Committee (NSDC) and the Geospatial Data Promotion and Development Committee** constituted in March last year.
3. The policy also stated that a **Unified Geospatial Interface (UGI)**, an electronic data querying and processing service, will be operationalised for provision of consumer-oriented products, applications, services and solutions **using the geospatial data and metadata** contained in the **National Geospatial Data Registry**.

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producing and **using their own geospatial data /information** as also compete with foreign companies in the global space.

SATELLITE FOR LANDMARK STUDY OF EARTH'S WATER

A satellite **lifted off** on 16 December 2022 from California on a mission **to survey nearly all bodies of water on Earth**, offering key insights on **how they influence or are impacted by climate change**. The **Surface Water and Ocean Topography (SWOT) satellite**, a billion-dollar project jointly developed by **NASA** and **France's space agency CNES**, took off atop a **SpaceX rocket** from the Vandenberg Space Force Base.

What is SWOT and what purpose will it serve

1. The **SWOT satellite**, which stands for **Surface Water and Ocean Topography**, is an **advanced radar satellite** that aims to provide scientists with a **deeper understanding of the water covering the planet** and how climate change affects the oceans and life on Earth.
2. **It will start collecting scientific data in about six months** after undergoing checks and calibrations.
3. From a **height of 890 kilometers (550 miles)**, **SWOT will have the clearest view yet of the world's oceans**, allowing it to track the rise in sea levels, as well as rivers and lakes.
4. The satellite will measure the **height of water in freshwater bodies** and the ocean on **more than 90 per cent of Earth's surface** -- which it will track in its entirety at least once every 21 days.
5. The satellite will help scientists **better understand climate change**, and factors such as **how much more heat and carbon dioxide oceans can absorb**.
6. The mission is **meant to last for three and a half years**, but could be extended until five years, or even more.
7. The breakthrough technology at the heart of the satellite mission is called **KaRin**, a **Ka-band radar interferometer**, which described as "the flagship for a new generation of altimeters in space."
8. The **radar sends down a signal** which is **reflected back by the water surface**. This echo is received by two antennas, resulting in **two sets of data** providing high accuracy for water detection and resolution.
9. The **US and French space agencies** have worked together in the field for more than 30 years. A previous satellite developed by the partners, **TOPEX/Poseidon**, improved understanding of ocean circulation and its effect on global climate.
10. It also aided the **forecast of the 1997-1998 El Nino weather phenomenons**.

KEY TAKEAWAYS FROM THE BIODIVERSITY SUMMIT

U.N. biodiversity conference in Montreal, negotiators **reached an agreement to protect 30% of land and water considered important for biodiversity by 2030**, known as 30 by 30. **UN biodiversity conference** on 19 December 2022 would represent the most significant effort to protect the **world's lands and oceans** and provide **critical financing to save biodiversity in the developing world**.

More about the outcome

1. The **global framework comes** on the day the **United Nations Biodiversity Conference, or COP15, is set to end in Montreal**.
2. China, which **holds the presidency at this conference**, released a **new draft** that gave the sometimes contentious talk's much-needed momentum.
3. The most significant part of the agreement is a commitment to protect 30% of land and water considered important for biodiversity by 2030, **known as 30 by 30**. Currently, **17% of terrestrial and 10% of marine areas is protected**.

- The deal also calls for raising \$200 billion by 2030 for biodiversity from a range of sources and working to phase out or reform subsidies that could provide another **\$500 billion for nature**.
- As part of the **financing package, the framework asks for increasing to at least \$20 billion annually by 2025** the money that **goes to poor countries**. That **number would increase to \$30 billion each year by 2030**.
- Creating a fund under the GEF** is the best way to obtain something immediate and efficient.
- A completely new fund would have taken **several years to establish and deprived developing countries of immediate cash for biodiversity**.

NAVY'S NEW GUIDED MISSILE DESTROYER

The **second of the Project 15B stealth guided missile destroyers** built by **Mazagon Dock Shipbuilders Limited (MDSL), INS Mormugao (Pennant D67)**, was commissioned into the Indian Navy on 18 December 2022. The ship, named after a **key port in Goa**, was commissioned a day before the **Goa Liberation Day celebrations**.

What is the Project 15B?

- Over the last decade, the **Indian Navy** has commissioned **three guided missile destroyers of the Kolkata class** — **INS Kolkata, INS Kochi, and INS Chennai** — under the **project codenamed 15A**.
- These ships were a step ahead of their precursor **Delhi class of ships** — **INS Delhi, INS Mysore, and INS Mumbai**.
- All these ships were built by MDSL**, one of the **country's most important Defence PSUs**. A ship 'class' describes a **group of vessels of similar tonnage, usage, capabilities, and weaponry**.
- The contract for **four guided missile destroyers** more advanced than the **Kolkata class** was **signed in January 2011**. This was **Project 15B**, and the lead ship, **INS Visakhapatnam (Pennant D66)** was commissioned into the Navy in November 2021.
- Designed by the **Warship Design Bureau**, Indian Navy's in-house warship design body, and **built by MDSL in Mumbai**, the **four ships of Project 15B** were to be named after four major cities around the country — **Visakhapatnam, Mormugao, Imphal, and Surat**. A ship class is identified by its lead ship, in this case **INS Visakhapatnam**.

PRALAY TACTICAL BALLISTIC MISSILES CLEARED

In a major decision, the **Defence Ministry** has cleared the procurement of **around 120 Pralay ballistic missiles** for the **Indian armed forces** that will deploy them along the borders with **China and Pakistan**. At present, the **Pralay ballistic missiles** can take out **targets from 150 to 500 kms** and are extremely difficult to intercept for the enemy through **interceptor missiles**.

Some of the notable features of the 'Pralay' missile

- Developed by the DRDO**, the **'Pralay' ballistic missile** is a **canisterised tactical, surface-to-surface, and short-range ballistic missile (SRBM)** for battlefield use.
- It can hit targets from a **distance of 150 to 500 km** and is extremely difficult to intercept by enemy interceptor missiles.
- It added that **the missile is being further upgraded and its range** can be extended significantly.
- Pralay** is a Hindi word which means **"apocalypse" or "to cause great destruction" or "damage"**.

5. The missile is designed to **destroy enemy radar, communication installations, command centres and airfields** and follows a **Quasi Ballistic Trajectory** which means the object takes a low curved path after being shot.
6. **Pralay** is powered by a **solid fuel rocket motor** and is a **high explosive preformed fragmentation warhead** that weighs somewhere **between 350 kg to 700 kg** which also accounts for its **Penetration-Cum-Blast (PCB)** and **Runaway Denial Penetration Submunition (RDPS)**.
7. It also has a **speed of at least 2,000 km per hour** and its missile guidance system includes **state-of-the-art navigation and integrated avionics**.
8. Additionally, like most **tactical ballistic missiles** it is mobile which means it can be used quickly on the battlefield.
9. **Pralay** also has the ability to **evade any anti-ballistic missile (ABM) interceptors** by performing **mid-air manoeuvres** by using a manoeuvrable re-entry vehicle.
10. The **surface-to-surface missile** is also reportedly intended to match **China's Dong Feng 12 (CSS-X-15) missile** and can be compared to the **Russian 9k 720 Iskander missile** or the **US Army's Precision Strike Missile (PrSM)**.

Flashback

1. The DRDO began developing the **Pralay missile in 2015** after being pushed for by the late **General Bipin Rawat** who served as **India's Chief of Army Staff**.
2. It was tested twice on two consecutive days, 21 December 2022 and 22 December 2022, last year. The launch took place from the **APJ Abdul Kalam Island** and met all the mission objectives.
3. The **second launch tested Pralay with a heavier payload** and a different range, "to prove the precision and lethality of the weapon."

MISCELLANEOUS

GOA LIBERATION DAY' IS CELEBRATED

Goa Liberation Day' is celebrated on 19 December to commemorate the **state's liberation from Portuguese rule in 1961**. As part of **Operation Vijay**, the Indian armed forces used the armed forces **trifecta** with the help of local resistance movements to **eradicate European rule from the country**.

More about this day

1. **Dr. Ram Manohar Lohia** led the **Goa liberation movement** on 18 June 1946, with the **aim of liberating Goa** by gathering young Goans. As a result, **Goa Revolution Day is now celebrated on this day**.
2. **It took Goa 14 years** after India gained independence from Portuguese rule to become independent.
3. On 19 December 1961, Jawaharlal Nehru sent armed forces to the coastal state.
4. The **Portuguese surrendered** and the state was liberated.

Flashback

1. The **Portuguese colonial presence in Goa began in 1510**, when **Afonso de Albuquerque** defeated the ruling **Bijapur king** with the help of a local ally, **Timayya**, and subsequently established a **permanent settlement in Velha Goa** (or Old Goa).
2. Over the following centuries, the **Portuguese fought frequent battles** with the **Marathas** and the **Deccan sultanates**.
3. During the **Napoleonic Wars**, Goa was briefly occupied by the British between 1812 and 1815. In 1843, the capital was moved to **Panjim from Velha Goa**.
4. **Goa was Portugal's most prized possession in India** and the **biggest territory in Estado da India Portuguesa** or the Portuguese empire in India

As a result, **Goa, Daman, and Diu became Union Territories of India.**

5. **Goa continued to be a Union Territory till 1987** and then was given statehood by becoming the **25th state of India.**

GOOD GOVERNANCE DAY CELEBRATED

India has been **marking Good Governance Day** or **Sushasan Divas every year since 2014**. The day is celebrated on 25 December, on the **birth anniversary of former Prime Minister Atal Bihari Vajpayee**. The purpose of celebrating the day is **to create awareness amongst the citizenry**, especially young people, who are the future of the country.

More about the day

1. The day **fosters awareness among the Indian people** of accountability in government.
2. **Good Governance Day** acts as a reminder to the present government that it should be unbiased, transparent and development-oriented.
3. **Atal Bihari Vajpayee** was born on **25 December 1924 in Gwalior**, present-day Madhya Pradesh.
4. A poet-politician, he joined the **Rashtriya Swayamsevak Sangh (RSS) in 1939**, becoming a pracharak (full-time worker) in 1947.
5. He became the **national president of the Jana Sangh**, RSS's new political outfit. He was the **most eloquent speaker** that the Hindu right had at that time and soon proved himself to be a capable administrator as well.
6. He held his **first major national position as the External Affairs Minister** in Morarji's post Emergency government in 1975.
7. Vajpayee had **earned major plaudits** for his tenure, with his **UN General Assembly speech in Hindi drawing praise from all quarters.**
8. **He first became Prime Minister in 1996 (for 16 days)** it was his 1998-1999 and 1999-2004 terms that left a lasting impact on the nation.

Flashback

1. On **23 December 2014**, former Prime Minister of India **Atal Bihari Vajpayee**, and **Pandit Madan Mohan Malaviya (posthumously)** were announced as recipients of India's highest civilian award for merit, the **Bharat Ratna**, by Indian President Pranab Mukherjee.
2. **In 2019**, the government launched the **Good Governance Index** on this occasion.
3. The **GGI** is a **scientifically prepared tool** based on **various parameters of good governance** which assess the level of any state at a given point of time and help in shaping future development.

FACT TO REMEMBER:

1. **INDIA'S MARITIME ANTI-PIRACY BILL**
2. **OFFICIAL RECOGNITION TO ESPORTS**
3. **I&B UNVEILS POLICY DRAFT FOR AVGC-XR**
4. **FIRST UNSC RESOLUTION AGAINST MYANMAR**
5. **INDIA ABSTAINS ON UNGA RESOLUTION**
6. **BHARAT BILL PAYMENT SYSTEM**
7. **NATIONAL GEOSPATIAL POLICY UNVEILED**
8. **KEY TAKEAWAYS FROM THE BIODIVERSITY SUMMIT**
9. **PRALAY TACTICAL BALLISTIC MISSILES CLEARED**
10. **GOOD GOVERNANCE DAY CELEBRATED**

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PREVIOUS YEAR QUESTION 2022

Q. With reference to Ayushman Bharat Digital Mission, consider the following statements:

1. Private and public hospitals must adopt it.
2. As it aims to achieve universal, health coverage, every citizen of India should be part of it ultimately.
3. It has seamless portability across the country.

Which of the statements given above is/are correct?

- (a) 1 and 2 only
- (b) 3 only
- (c) 1 and 3 only
- (d) 1, 2 and 3

Source: My Notes June 16-30, 2022 page no. 2-3